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Land Acknowledgement

Entre Nous Femmes Housing Society respectfully acknowledges that we work and provide affordable housing on the traditional and unceded territories of the Coast Salish peoples, specifically the diday (Katzie), Qw'? ntl'en (Kwantlen), kwikwaλam (Kwikwetlem), xwmaθkwayam (Musqueam), Qiqá:yt (Qayqayt), Semiahmoo, Skwx wú7mesh (Squamish), sċəwaθən məsteyəx^w (Tsawwassen) and səlilwəta (Tsleil-Waututh) First Nations.

We are grateful to live and work on these lands.

Entre Nous Femmes Housing Society is committed to working in a good way with Indigenous peoples and Indigenous-led organizations through anti-racist and anti-colonial actions, ongoing commitments to reconciliation, and working in solidarity and partnership to ensure everyone has a safe and secure place to call home.





Message from the **Board** Chair

As the Chair of Entre Nous Femmes Housing Society, I am thrilled to share with you our Strategic Plan for the next five years. Our mission of enhancing people's lives through the creation of communities that provide affordable, safe and secure housing is more important than ever.

The interconnected housing and affordability crises constitute a significant concern for families across Metro Vancouver. The lack of affordable housing options can have ripple effects on communities, making it difficult for individuals and families to live full and prosperous lives. The Society has been working to address these issues for many years, and I am proud of the work that we have done to empower women, single-parent families, and equitydeserving communities through increased access to affordable housing.

In the coming years, we plan to double the number of housing units that we provide, without compromising our commitment to serving those most in need. We understand that affordable housing is not just a matter of providing a roof over someone's head; it is about building strong and healthy communities where families and individuals can thrive.

I am honoured to serve on the Board and to be a part of such a dedicated and passionate team. Together, we will continue to make a positive impact in the lives of those we serve, and I look forward to sharing our progress with you in the coming years.

Lilian Kan

Board Chair





Message from the **CEO**

I am honoured to join such a passionate and dedicated team that has been working tirelessly to provide affordable housing to women, single-parent families, and equity-deserving communities across Metro Vancouver for nearly forty years. The need is more pressing than ever and I am excited to bring my own passion and commitment to this vital work.

Our mission is about more than creating homes, it's about creating new possibilities and opportunities for people to thrive. Affordable housing is not just a physical need but also a social one that impacts individual well-being, education, and job opportunities. We also understand the impact affordable housing can have on families, particularly women and children, and are building with future generations in mind.

As we move forward, I am committed to building on the long and respected legacy of Entre Nous Femmes Housing Society. This includes a deep commitment to gender equity, anti-racism and reconciliation, ensuring that our work continues to serve those who face the greatest need as a result of systemic injustice and discrimination. Housing plays a critical role in providing a foundation for individuals, families, and communities to thrive. We are excited by the unique ways we can contribute to this change in ways that uphold our commitment to equity.

Our Strategic Plan outlines a set of priorities to guide our work over the next five years and beyond. It is a comprehensive and forward-thinking plan that lays the foundation for continued growth and impact by increasing homes for community members, continuing to optimize our current and future properties, and investing deeply in our organizational capacity. By doing this, we are positioning ourselves to be able to respond effectively to the evolving needs of the communities we serve and to continue to make a meaningful impact into the future.

I am excited to work with our Board, Staff, and partners to continue to make a positive impact on the communities and lives of those we serve.

Lilian Chau

Chief Executive Officer



Introduction

For nearly four decades, Entre Nous Femmes Housing Society (ENF) has worked to improve the lives of women and their children through the provision of affordable, safe, and secure housing. The organization's community of focus has expanded over time in response to the growing needs of single-parent families, seniors, and other equity-deserving groups. While the work has evolved, at the heart of the organization is a steadfast commitment to providing affordable housing as a necessary foundation for individuals, families, and communities to thrive.

This strategic plan outlines the priorities of ENF for the next five years. It honours the unique origins of the organization, of women supporting women, while also looking to the future to grow in ways that are both ambitious and uncompromising of ENF's purpose and values.

This plan is the product of a highly engaged process. It has been developed in collaboration with ENF's Board of Directors and staff team through a series of surveys, a two-day in-person workshop, and a virtual session to articulate organizational values. In addition, a number of external stakeholders were interviewed (including other non-profit housing providers, funders, and sectoral leaders) to better understand current trends in the non-profit housing sector. Through this process, current challenges and opportunities were identified, as well as the unique ways in which ENF is positioned to respond. These insights have provided a robust understanding of the complex environment in which ENF operates and uncovered opportunities for ENF to deepen its impact.

The process of developing a five-year strategic plan has created a rich opportunity for us to both reflect on our history and look to the future. We have strengthened our organizational purpose by pressing into why we exist and have made explicit the values that underpin and direct our work. In the context of growing demand, we have also clarified who we serve to ensure we continue to meet those with the greatest need.

Through this collaborative process, the following strategic priorities have been identified:



 Maintain and Optimize **Current Properties**



3. Improve Resident Well-Being



2. Grow the Portfolio, **Equitably**



4. Enhance Organizational Capacity

The priorities identified here will enable ENF to increase its impact in a rapidly changing environment in which the demand for affordable housing is ever-increasing. It is focused on growth for impact with an uncompromising commitment to our purpose, our values and those we exist to serve.

We're excited by what's ahead.



Context

Housing is a human right.

We believe that affordable, safe, and secure housing provides a stable foundation for all people to flourish. And yet, the commodification of housing and the ongoing affordability crisis has meant that many lack access to this basic provision. Increasingly, housing is seen as a financial asset rather than a social good.

This is particularly true for British Columbians who experience the highest cost of living across the country in both buyer and rental markets. Homeownership has

AVERAGE RENT

YEAR OVER YEAR IN METRO VANCOUVER **SINCE 2019**

PROVINCIAL VACANCY RATE IS

LESS THAN HALF OF WHAT IS DEEMED HEALTHY long been unaffordable for medianincome earners, but rising interest rates have driven up rental prices as well, with average rents increasing 20% year over year in Metro Vancouver since 2019. Even with prices high, the provincial vacancy rate is 1.4% - less than half of what is deemed healthy.

The housing crisis is exacerbated by other economic factors, including affordability and recordhigh inflation. B.C. consumer prices reveal that provincial inflation is leapfrogging national numbers and is most heavily impacting metropolitan areas in Metro Vancouver, in which ENF's operations are focused.

"There is a significant lack of gender-specific housing options across Canada."

Pan-Canadian Women's Housing Survey

Terminology

Affordable, safe and secure housing

- · Affordable housing means the cost of shelter does not preclude the ability to adequately clothe and feed your family. In Canada, housing is considered affordable when 30 percent or less of your gross household income goes towards paying for housing costs.
- Safe housing means that the shelter is appropriate to the household's needs, meets minimum building and safety standards, and is not a threat to the health of the occupants.
- **Secure** housing requires that the cost of the housing and security of the tenancy are reasonably guaranteed.

Core Housing need denotes households whose housing does not meet at least one of the following three standards:

- Adequacy: Tenants report that the housing does not require any major repairs.
- Affordability: Total housing costs are less than 30% of the household's before-tax income.
- Suitability: There are enough bedrooms for the size and make-up of the household, based on National Occupancy Standards (NOS) requirements.



These combined factors are adding severe housing and financial pressures to the majority of B.C. residents, with negative impacts distributed unequally. Those of greatest vulnerability are women and gender-diverse people, single-parent families, seniors, and other equity-deserving groups, including Indigenous Peoples, newcomers and refugees, and people with disabilities.

While the housing crisis continues, there is also an opportunity for the non-profit sector, and organizations like ENF to play a part in developing and creating more affordable rental housing to mitigate the crisis. Since 2017, there have been more provincial and federal investments in affordable housing through BC Housing, Canadian Mortgage and Housing Corporation (CMHC), the National Housing Strategy and a new provincial acquisition fund. There are also social finance opportunities through Vancity Community Foundation, lenders such as the Housing Investment Corporation and New Market Fund, and community bond enterprises like Tapestry Community Capital.

Against this backdrop, ENF is uniquely positioned to meet the housing needs of women and children, families, and equity-deserving peoples by taking advantage of existing and emerging social finance opportunities and reaching out to our network of partners and stakeholders.

"Housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities"

National Housing Strategy Act

What do we mean by 'women' and 'gender diverse'?

- · We use the word "women" to include anyone who identifies as a woman.
- Similarly, we use gender-diverse as an umbrella term to refer to those who demonstrate a gender expression that is non-binary.

What do we mean by 'equitydeserving' groups?

- · Equity-deserving refers to individuals or communities that have been historically marginalized or systemically discriminated against. The language of 'equity-deserving' rather than 'equity-seeking', acknowledges the inherent right that all people have to be treated equally, without bias or discrimination.
- Examples of equity-deserving groups include low-income individuals and families, people of colour, Indigenous Peoples, immigrants and refugees, people with disabilities, and members of the LGBTQ+ community. As a result of historical and ongoing discrimination, these groups face a higher risk of not having adequate housing and require more targeted and specialized support.
- Among equity-deserving groups, we recognize Indigenous communities as a distinct group as the original owners and rights holders of these lands.



Who We Are

For nearly four decades ENF has been creating community through the provision of affordable, safe, and secure housing. ENF was one of Canada's first women-led community housing organizations focused on the unique needs of women and single-parent families. Its founders began with a modest \$1000 grant and a fierce commitment to create an organization of women supporting women.

Today ENF oversees a \$100M portfolio consisting of 11 properties and 409 units of affordable rental housing across Metro Vancouver. We believe in providing not only a physical place to live but a supportive community in which all people can flourish. We are proud to provide dignified housing for more than 1000 residents, investing in communities of care and an increased sense of belonging.

We exist to provide equitable access to affordable, safe, secure housing as a foundation for individuals, families, and communities to thrive.

\$100M

UNITS OF AFFORDABLE

HOUSED RESIDENTS

Our Vision

Everyone has a place to call home.

Our Mission

We are dedicated to enhancing people's lives through the creation of communities that provide affordable, safe, and secure housing.

Our Theory of Change

Our theory of change helps tell the bigger story of what we're doing in the world.

We are investing in more than brick-andmortar buildings. We believe that affordable, safe, secure housing provides a foundation from which individuals can pursue their full economic, social, and human potential. By providing safe and stable homes for families, we are also supporting children to have a strong foundation for future development. This is the broader change we're after, grounded in our commitment to gender equity, and the advancement and empowerment of women and genderdiverse people, and other equity-deserving groups that have been marginalized as a result of racism, colonization, and other forms of discrimination.



Who We Serve

True to our origin and namesake, we take a womanfirst, intersectional approach to serving those most in need. We apply three lenses of priority to our community of focus.



Women and Gender-Diverse People

Women and gender-diverse people are at greater risk of living in insecure and unsafe housing as a result of broader gender-based discrimination in society. This includes pay inequity, precarious work, higher risks of experiencing poverty, and significant unpaid caregiving responsibilities. These conditions can impact women's employment and earning potential and result in women and genderdiverse people accounting for a disproportionate level of the core housing need at 28%. A genderneutral approach is not enough to ensure equitable access to housing.

Women and gender-diverse people represent 28% of the core housing need



Single-Parent **Families**

Poverty disproportionately affects single mothers and children. B.C. has the highest child poverty rates in the country with roughly half of single-parent families experiencing poverty, 85% of which are women-led. Among those, the cost of housing is identified as exerting the most significant pressure on household budgets. These collective factors result in single-parent families being disproportionately represented in the core housing need, with 27% of singleparent, women-led households living in the core housing need, compared to 16% of men who are single parents.

Single-parent, women-led households represent 27% of the core housing need



Indigenous Peoples and other Equity-**Deserving Groups**

Beyond gender and family type, other forms of structural and systemic inequities further compound barriers to affordable housing. Indigenous households face severe affordability issues, overcrowding, and homes in need of repair as a legacy of colonization. Age also contributes significantly to vulnerability. B.C. has the highest senior poverty rates in the country, with senior women in Canada experiencing poverty rates almost double that of men. Newcomers and refugees are almost three times more likely to be in the core housing when compared to non-immigrants, and people with disabilities face disproportionate unique challenges as it relates to rising costs and a lack of accessible units.

A women-first approach does not mean we exclusively serve women

it means that we prioritize them in response to the real and disproportionate needs they experience. We will continue to be responsive to the changing needs of our communities while upholding our commitment to serving women, single-parent families and their children, and to apply an equity lens to prioritize equity-deserving populations who present the highest needs.

This approach is both datadriven to focus on those within the core housing need and aligned with our origin story and organizational purpose.



Our Values

Our values have shaped our decisions, actions, and behaviours since our inception.

As part of this process, we have brought greater clarity and definition to what we consider our core values. These are the underlying principles that guide our work and for which we hold ourselves accountable in our operational plans and daily processes and procedures.

Belonging

We strive to create safe and supportive communities that welcome diversity, uphold equity, and are committed to ensuring the inclusion of all people by addressing issues of injustice and discrimination.

Quality

We are dedicated to providing a high quality of maintaining our buildings, finances, and operations with excellence and sustainability in mind. We are committed and reliable and bring a can-do attitude to everything we do.

Core Values to Our Work

Adaptability

We recognize the changing nature of the contexts in which we work and the needs of the people we serve. We are committed to being flexible and adaptable to continue to evolve and unlock innovative solutions to serve our mission.

Opportunity

We value greater opportunity for all. We provide access to housing as a foundation for our residents to thrive. We are equally committed to investing in the development of our staff through a supportive and inclusive work environment.

Collaboration

We believe that we can do more together. We invest in connections and relationships among our staff, Board, residents, other non-profit organizations, and the wider enables greater teamwork, ensures that we can create something bigger



Our Strategic Priorities

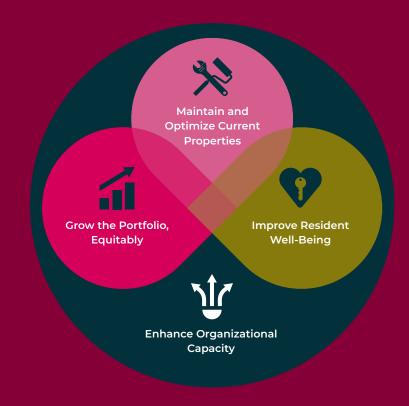
We know there is a considerable gap in affordable housing units across Metro Vancouver and believe ENF can make a meaningful contribution.

By 2028, we plan to scale ENF's impact by doubling the number of people we serve and the units of affordable housing units we operate, ensuring that this growth continues to benefit those most in need.

We seek to be ambitious without compromising who we are. We are not pursuing growth for the sake of growth. We are committed to increasing the number of homes we manage while upholding our dedication to gender equity and the advancement of equity-deserving groups, and improving resident well-being.

Our strategic priorities outline an approach to achieve this. While distinct, these priorities are highly interconnected and together contribute to the future of ENF.

- 1. Maintain and Optimize **Current Properties**
- 2. Grow the Portfolio, Equitably
- 3. Improve Resident Well-Being
- 4. Enhance Organizational Capacity





Maintain and Optimize Current **Properties**

Maintaining and optimizing the existing portfolio is critical for the long-term sustainability of ENF. A high standard of maintenance is critical to ensure the longevity of our buildings, maintain the well-being of our residents, and protect us from future financial risk. From the perspective of our residents, optimizing current assets should include exploring ways to support aging in place, improving accessibility, and intentionally designing spaces for those we serve.

SUCCESS MEASUREMENT

Success in this goal means that we achieve a high standard of excellence across our buildings, maintaining a facility condition index (FCI) of 25% or below - while continuing to optimize our properties to serve our residents better now and into the future.

STEPS TO ACHIEVING SUCCESS

In pursuit of this goal, we will focus on the following in the next 5 years:

- Conduct a risk assessment to determine vulnerabilities in our current portfolio.
- Maintain, renew, and optimize our properties by maintaining a robust Capital Plan to identify major repairs and retrofit opportunities.
- Invest in climate resilience across our portfolio by assessing climate change risks (such as extreme weather, sea-level rise etc.), exploring opportunities to increase energy efficiencies, and limiting greenhouse gas emissions across the portfolio.
- Design with our community of focus in mind to consider resident and caregiver needs (such as sufficient space for children to play), enhanced social interactions (such as communal spaces), and practical needs for women, genderdiverse peoples, families, and seniors (such as laundry amenities, storage for strollers and scooters and enhanced accessibility needs).
- Seek out funding opportunities to complete retrofits, invest in climate resilience and increased energy efficiency, and improve accessibility and aging-in-place.



At the heart of ENF's organizational mandate is to acquire and operate more non-profit housing units and provide more affordable homes to community members. By 2028 we aim to increase the number of affordable units we manage from 409 to 1000. Growth will be focused on mixed-income buildings with Rent-Geared-to-Income (RGI) and below-market units to ensure that new homes continue to serve those most in need and be financially sustainable over the long-term.

SUCCESS MEASUREMENT

Success in this goal means increasing the number of homes from 409 to 1000 (in progress or occupied) over the next five years, with a priority of requiring little to no additional equity from ENF to manage financial risk. To uphold our commitment to equity, we will ensure all homes are at belowmarket rents for those who are not being served by the market. We will also prioritize a minimum of 70% Rent-Geared-to-Income RGI units across the portfolio.

STEPS TO ACHIEVING SUCCESS

In pursuit of this goal, we will focus on the following in the next 5 years:

- Invest in new developments and acquisitions across Metro Vancouver to maximize the number of affordable homes and increase our impact across the region.
- **Develop strategic partnerships** with other housing providers and non-profit organizations (particularly those who serve our communities of focus, including women and gender-diverse people, single-parent families, and broader equity-deserving groups), municipalities, government agencies and market developers.
- Explore opportunities for mergers with other nonprofit organizations with a focus on those who serve our communities of focus and who have a portfolio of assets that can meet the needs of those we serve (particularly for families, accessibility needs and aging in place).
- Seek funding and financing opportunities through government and non-government sources, including social impact investments and other forms of social finance.





Improve Resident Well-being

Improving the well-being of our residents is a core part of our organizational mandate. We seek to do this first and foremost through the provision of affordable, safe, secure housing, while also strengthening the sense of community that exists within our buildings, and considering how to enhance individual and collective well-being.

Currently, we lack an understanding of the needs that are most felt among our residents and what opportunities exist for improving well-being. Over the coming five years we will seek to better understand these needs in order to develop targets and track progress. Importantly, this work will be scoped within what is reasonable for ENF to contribute to as a housing provider.

SUCCESS MEASUREMENT

Success in this goal means that we better understand resident realities, as well as current and future anticipated needs, from which we can measure resident satisfaction and seek to improve resident well-being over time.

STEPS TO ACHIEVING SUCCESS

In pursuit of this goal, we will focus on the following in the next

- Increase understanding of current and anticipated needs of our residents, as they intersect with housing and how they impact well-being.
- Evaluate current resident satisfaction with ENF services and overall well-being considerations that intersect with housing.
- **Invest in strategic partnerships** with organizations that can provide complementary or adjacent services that are outside the scope of ENF's work but that positively contribute to improved resident well-being.
- Invest in resident engagement and communications to improve our services and connect with residents in the work that we do.



To deliver the work laid out in the strategic plan, it is essential to continue to invest in and enhance the organizational capacity of ENF. This includes updated governance practices, investment in learning and development, and organizational culture. There is also a significant need to improve the IT and management infrastructure to support the work and scale operational capacity into the future.

SUCCESS MEASUREMENT

Success in this goal means that our Board of Directors and Staff team have what they need to execute the strategic goals and that the work can be carried out in ways that align with our commitments to equity and quality of service.

STEPS TO ACHIEVING SUCCESS

In pursuit of this goal, we will focus on the following in the next 5 years:

- · Refine our governance approach to clarify roles and responsibilities and invest in sustained leadership across the Board.
- Invest in people and culture to increase operational capacity, training and development opportunities, improve staff engagement, and encourage leadership growth among staff and those with lived experience.
- · Develop clear commitments to Reconciliation, Anti-Racism and IDEA (Inclusion, Diversity, Equity, Accessibility) to ensure our internal culture and actions reflect our external commitments to reconciliation and anti-racism as well as broader inclusion, diversity, equity, and accessibility. This includes developing a trauma-informed approach to our policies and procedures.
- Enhance existing infrastructure and systems to scale operational capacity, enable better business continuity, and support succession planning and risk management.
- Enhance our financial position by diversifying revenue streams and investments. Pursue government and nongovernmental funding and financing, and maintain sustainable operating costs across the portfolio.







Entre Nous Femmes Housing Society

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